

# Annual Report 2000



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Lieutenant General Jack W. Klimp, USMC

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Colonel G. K. Robinson, Jr., USMC (Ret.)

Vice President, Chief Financial Officer

Lieutenant Colonel George F. Warren, USMC (Ret.)

# Foreword

**F**ounded in 1904, the Navy-Marine Corps Relief Society is incorporated in the District of Columbia with its corporate headquarters located in Arlington, Virginia. The Society is managed by a Board of Directors comprising elected and ex officio members representing the active duty and retired communities of the United States Navy and Marine Corps.

***The mission of the Navy-Marine Corps Relief Society is to provide, in partnership with the Navy and Marine Corps, financial, educational, and other assistance to members of the Naval Service of the United States, eligible family members, and survivors when in need; and to receive and manage funds to administer these programs.***

The Society accomplishes this mission principally through the disbursement of interest-free loans and grants, but it also provides visiting nurse services, budget counseling services, and infant layettes, and administers food lockers and thrift shops. The Society also provides scholarships and interest-free loans for educational purposes through its education programs. Sponsored by the Department of the Navy, the Society operates more than 250 offices ashore and aboard at Navy and Marine Corps bases throughout the world.

More than 5,000 trained volunteers, both ashore and aboard ships, accomplish the major portion of the Society's work. They are supported by a small cadre of employees. The Society enjoys an active partnership with the Navy and Marine Corps and benefits extensively from the active involvement of the command structure at the bases where the Society maintains

Although sponsored by the Department of the Navy, the Navy-Marine Corps Relief Society receives no funding from the government. The work of the Society is supported by an annual fund drive conducted by the Navy and Marine Corps under the auspices of the Secretary of the Navy. The Society facilitates the Secretary of the Navy's fund drive of the Navy and Marine Corps retired community through a direct mail campaign. Overhead expenses are covered by proceeds from the Reserve Fund established during World War II.

Contributions to the Society are deductible under Section 170(b)(1)(a) of the IRS Code. The Society is exempt from Federal income tax under Section 501(c)(3) of the Code.

On the cover: While operating in the Caribbean Sea, the Aegis guided missile cruiser USS

PHILIPPINE SEA (CG 58), hoists the signal flags "NMCRS VOL S" as a tribute to all Society Volunteers. Photo by IS1 Gerry T. Walker, USN.

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*Volunteers. Photo by IS1 Gerry T. Walker, USN.*

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a presence. The commanders themselves, as well the senior enlisted leadership, chaplains, and family service center personnel, play an important role in the conduct of the Society's business.

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# *Greetings from the Acting Secretary of the Navy*



As Acting Secretary of the Navy, I take particular joy in thanking the Navy-Marine Corps Relief Society for all that it has done during its ninety-seven year history and for all that it continues to provide our Sailors and Marines today. As a Navy Junior, service member, and civilian official, I have long admired and appreciated how the Society executes its critical role.

Throughout the years, I've seen grieving families assisted in their time of need and young parents aided in their new responsibilities. I've also seen debt-ridden Sailors and Marines thrown lifelines and educated on how to avoid financial pitfalls. Along the way, countless people have pitched in to help others through the Society's array of volunteer services and donation programs. In short, I've watched an independent organization assist us to care for our own, offering resources and guidance that reach beyond what the service can provide. Because of your work, grief has been mitigated, families have been held together, and financial missteps have been righted.

You should feel proud of how well you have protected the protectors, ensuring the well-being of those who keep this Country safe and prosperous. Please accept my eternal gratitude for everything you do to improve the lives and service of our Sailors, Marines, and their families. Your work makes an important difference in countless ways every day.

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*“Because of your work, grief has been mitigated, families have been held together, and financial missteps have been righted.”*

All the best,

A handwritten signature in black ink, appearing to read "Robert B. Pirie, Jr."

ROBERT B. PIRIE, JR.  
Acting

# *A Message from the Commandant of the Marine Corps*



Since its founding ninety-seven years ago, the Navy-Marine Corps Relief Society has established a wonderful legacy based on the principles of selfless service, volunteerism, and compassion. Throughout its history, the Society has helped instill in Sailors and Marines feelings of hope, a belief in family values, and fiscal responsibility. In the process, it has helped make the Marine Corps a better organization.

The care and support that the Society provides is critically important to those who receive it; whether it is transportation assistance, layettes for newborns, a visit from a nurse, education assistance, financial counseling and aid, or the myriad other services offered. Navy-Marine Corps Relief Society workers and Volunteers truly make a difference in the lives of those they assist.

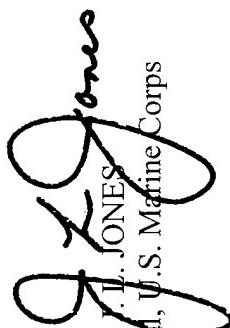
The Society's contributions transcend the benefits received by individuals and influence the health of the entire community. Its activities and programs, in fact, are integral to the Corps' efforts to sustain overall family readiness. Our reliance upon the Society is well founded; you have never disappointed us.

Your achievements, sacrifices, and hard work are appreciated by both our Corps and our Nation. On behalf of all members of the Marine Corps family, please accept my heartfelt thanks for everything you do.

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*"Throughout its history, the Society has helped instill in Sailors and Marines feelings of hope, a belief in family values, and fiscal responsibility."*

Semper Fidelis,

  
J. L. JONES  
General, U.S. Marine Corps

# *A Message from the Chief of Naval Operations*

For 97 years the Navy-Marine Corps Relief Society (NMCRS) has been a shining beacon in the lives of countless Sailors, Marines, and families during times of need.

Last year alone, NMCRS provided more than \$34 million in emergency aid for food and shelter, medical and dental emergencies, unexpected funeral expenses, and emergency transportation. An additional \$7 million in education grants and interest-free loans helped spouses and children of service members achieve higher education.

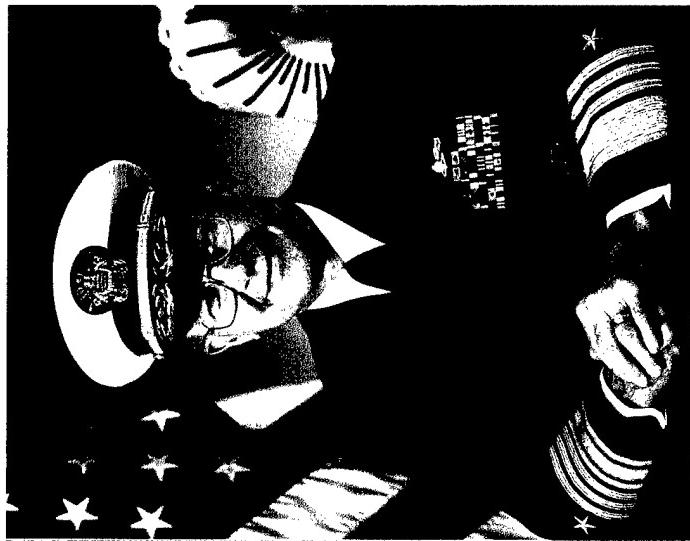
Our Sailors and Marines perform their duties in the four corners of the Earth, often far from friends, family, and loved ones. The broad and capable assistance of the Navy-Marine Corps Relief Society helps assure our service members that their families are well cared for back home.

On behalf of the men and women who you support so well, please accept my deep appreciation for your devotion and dedication. You truly make a difference in the Navy-Marine Corps family.

Sincerely,



VERN CLARK  
Admiral, U.S. Navy



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*“The broad and capable assistance of NMCRS helps assure our service members that their families are well cared for back home.”*

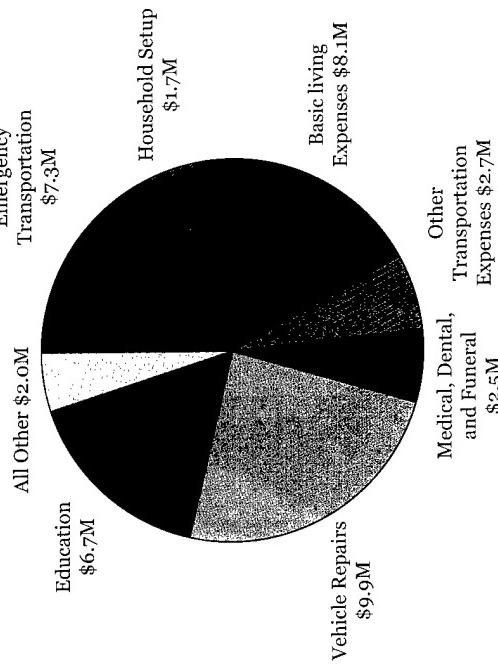
# President's "State of the Society" Report



Looking back over the past year, it's easy to say now that the doomsday predictions of the world coming to a catastrophic halt at the beginning of the new millennium were dramatically exaggerated. Who's to say, however, that taking all of the warnings seriously and detailing precautionary actions to ensure Y2K compliance didn't prevent some of the problems that so many feared? The Society addressed the concerns by reviewing our Casework System (CWS) and then taking the necessary steps to modify, test, and re-test the data fields before implementing a system upgrade. We took the additional measure of testing our new program with the Defense Finance and Accounting Service (DFAS). Throughout, Headquarters kept the field informed and provided specific procedures to be followed at our field offices. Bottom line: Y2K arrived on schedule and the Society welcomed in the New Year without experiencing any difficulties.

In 2000, the Society continued to enjoy a strong partnership with the Navy and Marine Corps while the dedicated Volunteers and employees of Team NMCRS enthusiastically carried out our mission of helping active duty and retired Sailors, Marines, and their families in time of need. The Society responded to requests for financial assistance in nearly 53,000 cases, disbursing \$40.9 million in interest-free loans and grants. Basic living expenses, vehicle repairs, and emergency travel continued to be the largest categories of emergency assistance - collectively accounting for \$25.3 million, or 61% of the total financial assistance provided during the year. Your Navy-Marine Corps Relief Society remains financially sound and continues to improve the quality of life for members of the Naval Service and their families.

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## **Personal Financial Management (PFM) Training**

The Chief of Naval Education and Training at Pensacola is developing the curriculum. Topics covered in these training sessions will include: understanding checking accounts, pay statements (formerly known as Leave & Earnings Statements); the basics of interest, savings, credit cards, and buying on credit; the value of budgets; advantages and disadvantages of buying versus renting housing; the perils of excessive credit debt; and more. The Navy is confident that providing a sound foundation of personal financial management skills early in a Sailor's career will reduce disciplinary problems in the fleet and domestic problems at home. The end result will be improved readiness.

The Society has long sought effective ways to educate its clients in the many facets of personal finances and over the years has conducted a variety of approaches and programs to that end. For the past several years, we've worked hard to warn our clients about the title loan sharks and payday loan predators who seek out vulnerable service members who they feel have limited available borrowing resources, and who then enthusiastically lead them down the road to financial ruin. With the help of local, state, and federal officials, and a military full-court press, our sustained efforts are getting results. In fact, we had a real breakthrough in 2000.

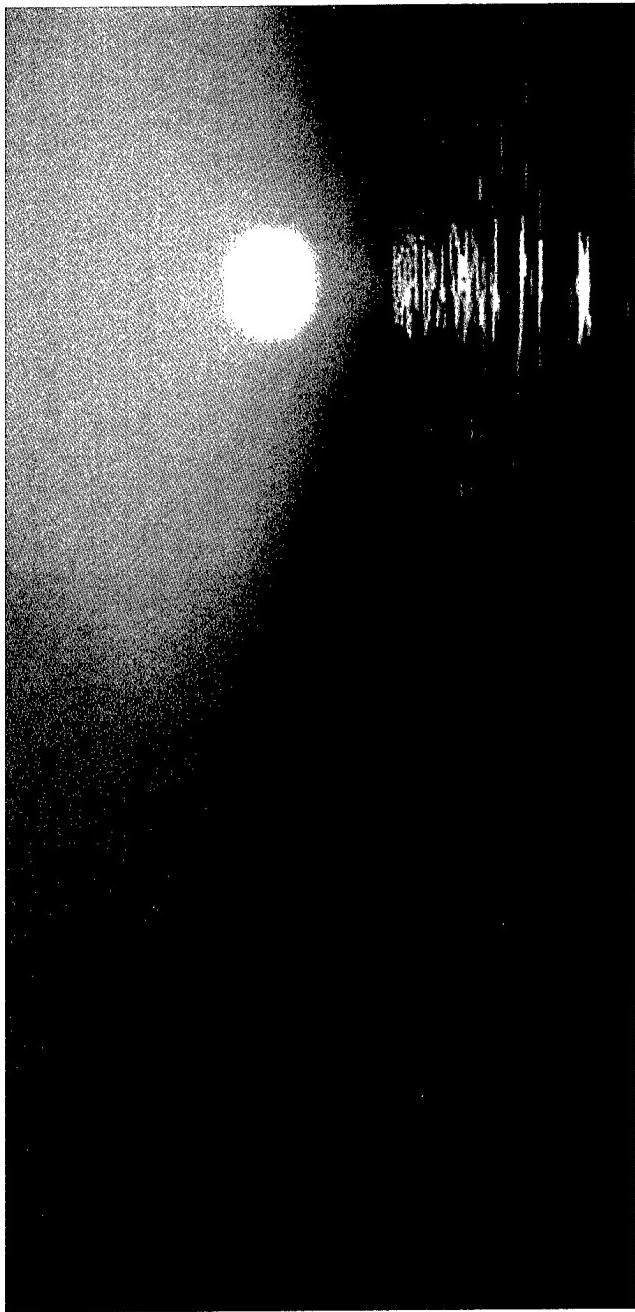
*Stay away from payday lenders, title loan companies and other loan sharks and financial predators. Instead, visit the Navy-Marine Corps Relief Society when you need assistance.*



The Marine Corps' solution for providing PFM training takes a different approach. Years ago, they contracted with the University of Southern California to develop a comprehensive PFM curriculum complete with detailed lesson plans. These training materials were distributed in printed form and on CD-ROM to Marine Corps commands around the world. This flexibility allows local Marine Corps leaders to conduct classroom training where appropriate, and provides an opportunity for individual Marines to access the training materials on a computer for self-paced instruction.

In November, the Navy announced a new PFM training program that will be implemented Navy-wide in 2001. The program is designed to develop good financial habits early in the training of officers and enlisted personnel and to prepare them to avoid abdicating to lenders who charge exorbitant interest rates. This initiative will mandate: two days of professional non-military instruction at all "A" Schools and apprentice training for nearly 57,000 Boot Camp graduates; PFM undergraduate level classes for United States Naval Academy midshipmen; and similar training at all other accession points.

*EN3 Laryl Helberg, USN, is a waterborne patrolman for Naval Support Activity Bahrain. Photo by PH2 (AW) Jim Watson, USN.*



## Financial Troubles Can Escalate Rapidly

The following scenario is far too common: A young Sailor or Marine needs an extra \$300 to pay for unexpected expenses, so he goes to a tempting local company for a loan to cover him until pay day.

On payday he doesn't have sufficient money in his pay check to cover his regular bills plus the cash advance (read payday loan). He can't afford to let his check to the original lender bounce so he goes to a second local company for an additional loan, then writes several more checks totaling \$390 to cover the original \$300 advance plus fees.

And so begins a trend that goes from payday to payday until after five short months, the Sailor is writing checks totaling \$3,000 to cover the "floats" created by the original loan.

*The amphibious assault ship USS Tarawa (LHA 1) sails over the horizon as Marines and Sailors prepare for another day in the Persian Gulf during Operation Determined Response in October 2000. Photo by Sergeant Don L. Maes, USMC.*

## Modernizing and Streamlining Our Organization

one category or another is based on:

- Whether an activity has a sufficient caseload to maintain casework proficiency across a full range of financial assistance.
- Continuity and availability of staffing.
- The ability to conduct required training for the staff.

and "Branch Manager" to denote the employee responsible for the operation of the former Auxiliaries and Branches. We now use the term "Director," and all Directors have the same casework authority.

For purposes of conducting casework, we divided NMCRS activities into two categories: NMCRS Offices and NMCRS Emergency Service Offices.

NMCRS Offices typically provide a full range of relief services while NMCRS Emergency Service Offices normally provide only emergency leave assistance, but also serve, should the need arise, as a gateway to a supporting full service Office. Assignment to

## Casework Assistance Program

During the past year we embarked on a journey to upgrade the Society's information systems

which will be integrated with improvements to our business processes. Today's technology provides the Society with an opportunity to use the tools required to efficiently store and share casework information throughout the Society and to provide easy, real-time access to this information at Society locations around the world, except the Emergency Service Offices ashore and afloat. The Society will improve standardized recording of client data, including comprehensive availability of information to all and a complete record of disbursements of financial aid.

What will be new, when fully implemented in the spring of 2002, will be real-time access to client histories and to the corporate database. Caseworkers in the field will no longer suffer the frustration of having to wait for Headquarters to respond to their queries. For the first time in the Society's 97-year history, all NMCRS Offices will be able to have access to the same data at the same time.

Hand-in-hand with the implementation of the new software, we will proceed with the centralization of banking, bookkeeping, and loan follow-up functions. By making the best use of modern technology and updating our business practices, we can maximize the amount of time field personnel can spend actually working with our clients. From an automation perspective, there will be a number of key improvements. No longer will there be separate

## **When Will You Be the Shipmate Who Needs Help?**

**H**alfy years ago, First Class Petty Officer Arthur Pelton was asked to donate to the Navy Relief Society. He didn't know why they needed money or what exactly they would do with it. But he decided he would give them as much as he could "just because they asked."

Now a retiree with a terminally ill spouse, Mr. Pelton is a recipient of assistance from the Navy Marine Corps Relief Society (NMCRS). When Arthur Pelton married Patricia Mills in 1994 she was a breast cancer survivor with a clean bill of health. Patricia, then 50, was considerably younger than her sixty-six year old husband. Because of this age gap, Mr. Pelton was sure "she'd be taking care of me at the end of my life."

But when Patricia Pelton was diagnosed in January 2000 with amyotrophic lateral sclerosis (ALS), Arthur knew it was only the beginning of a long struggle for both him and his wife. ALS, more commonly known as Lou Gehrig's Disease, affects the cells in the spinal cord which causes muscles to move. These cells progressively die off over a course of several years causing weakness to worsen until one is unable to breathe without assistance. Neither Pelton was prepared for the emotional, physical and financial devastation brought on by ALS.

This past summer, Arthur found Patricia lying unconscious on their bathroom floor. He

rushed her to Santa Rosa Medical Center. She was later transferred to Sacred Heart Hospital. The neurologists told Pelton that his wife had reached the stage of ALS where she needed a ventilator just to be able to breathe. The doctors highly recommended a nursing home yet acknowledged there was no availability for a ventilator patient at a nursing home within 100 miles of Pensacola. Even if distance were not a factor, Mr. Pelton rejected the recommendation because he insisted, "As long as there is a breath in my body, I'm going to take care of her in our home."

This past September, after his wife spent 46 days at Sacred Heart Hospital, Arthur Pelton did just that. He brought Patricia home, caring for his wife by adjusting her ventilator, suctioning her trachea, giving her tube feedings, and more. Occasionally, friends or neighbors would help. But, it was a job that required his constant care, twenty-four hours a day, seven days a week. Mr. Pelton confided, "My heart was up to the task, but I wasn't prepared to do all I wanted to do for Pat."

As physically and emotionally drained as the Peltons were, their situation was only further compounded by financial troubles. The Peltons had Medicare Parts A&B and two supplemental insurance policies. But, Medicare would not cover the cost of in-home caregivers, even though it would be cheaper than a nursing

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fifty years ago, First Class Petty Officer Arthur Pelton was asked to donate to the Navy Relief Society. They were also not eligible for Medicaid because of their monthly income.

Pelton was on the brink of devastation when a social worker at Sacred Heart Hospital referred him to the Navy Marine Corps Relief Society. He met with NMCRS Pensacola caseworker Mindi Straw and explained his situation. Straw soon realized the gravity of their situation. "In light of the medical situation in Pensacola, the lack of a ventilator bed available to her, it was clear the Peltons needed immediate assistance." Straw recognized that financial aid for visiting nurses providing respite care would relieve him of round-the-clock care and allow him time to rest. This would also benefit Patricia who would have a better quality of care from both her husband and a health care professional. In February, NMCRS authorized a monthly supplement to assist Mr. Pelton with eight hours per week of respite care for his wife. In helping the Peltons, NMCRS has done more than just provide financial relief. Pelton states that "Navy Relief has provided emotional and physical help to my wife and to me." As for his donation to NMCRS, Pelton hopes that others will feel compelled to give whatever they can. "I never needed NMCRS -- until now. And they came through for me."

*By Michelle Prunty-Delaney  
Publicity Chairman  
NMCRS Pensacola*

systems for casework and accounting. Check writing and FAAR preparation will be automated. Loan follow-up functions will be an integral part of the program, and nearly all instances of duplicate data entry will be eliminated. And, most importantly, full client history will be available on demand. We believe that this collaboration will improve our business operations and the service to our customers - the active duty and retired Sailors, Marines, and their families who seek our assistance.

### Terrorist Attack on USS Cole (DDG 67)

Nineteen Volunteers founded the Navy-Marine Corps Relief Society back in 1904 to render assistance to widows and orphans. It is fitting and appropriate that 97 years later, following the October 12th terrorist attack on the guided missile destroyer USS Cole, just one day shy of the Navy's 225th birthday, the Society was once again involved in supporting widows and orphans.

Literally, just hours following this senseless, cowardly act, offers of assistance began to arrive by telephone, fax, and email. The Navy asked us to be the conduit through which public support for USS Cole families could be channeled. We willingly accepted this responsibility and signed a Memorandum of Agreement with the Commander, Naval Surface Force, U.S. Atlantic Fleet, that had been coordinated with the Secretary of the Navy. The

MOA detailed, among other things, how the contributions to the Cole Fund would be distributed.

Our organization is fully prepared to deal with crises like this one. Bahrain was the point of departure for injured crew members, and our office there provided funds for basic living expenses and facilitated international travel for a number of Sailors traveling both to the military hospital in Stuttgart, and back to the United States. In the weeks following the incident, our Norfolk Office supported a variety of requests from USS Cole crewmembers and their families.

Groundswell support from more than 3,000 private citizens, concerned organizations, and benevolent corporations resulted in more than \$1 million in donations, including more than \$360,000 alone from the Faith Hill - Tim McGraw benefit concert at the Hampton Roads Coliseum on December 2nd. The Society distributed a portion of the Fund to the victims' parents and widows in January 2001. The distribution plan also set aside funds to be distributed to the 11 surviving children on their respective 21st birthdays, and the MOA guarantees the cost of their college education. It also called for funds to be set aside for a permanent USS Cole Memorial in Norfolk and for commemorative flowers for the 17 gravesites for the next 21 years.

### Ombudsman Raises 'Pennies from Heaven'

When terrorists attacked USS Cole (DDG 67) on Oct. 12, 2000, off the coast of Yemen, 17 Sailors lost their lives. Although they are gone, they are certainly not forgotten ... and neither are the loved ones they left behind.

In an effort to do something for the family members of those Sailors who were lost in the attack, Anna Gordon, ombudsman for USS Abraham Lincoln (CVN 72), began a campaign to raise money for USS Cole. With the assistance of other Abraham Lincoln family members, \$4,000 in pennies was raised by them and the Everett community. Numerous schools, malls, and organizations contributed to help families who lost loved ones in the attack.

NMCRS Everett Director, Donald Odensborg, accepted the fundraising check during a Feb. 27 presentation ceremony on board the aircraft carrier, two weeks following its return from deployment to the homeport of Naval Station Everett.

According to Gordon, helping her Navy family was just the right thing to do. "The fundraiser started from an article I read in the *Bremerton Sun* about a week after the USS Cole was attacked, discussing how Abraham Lincoln Sailors had donated sea bags to the Sailors on the Cole.

"I wondered what we could do here at home. It was around that

time that the decision was made to announce the Homecoming theme as 'Pennies from Heaven.' I thought it was a perfect way to tie in a fundraiser for the families of the USS Cole from the Abraham Lincoln families.

"It is important for everybody to remember that during our celebration of the Abraham Lincoln's Homecoming, 17 families of Cole Sailors will never get to celebrate Homecoming again. We want these families to know that they are in our hearts and thoughts."

Gordon emphasizes that although the attack happened to Sailors on USS Cole, the impact is still felt by those who have Navy sons, daughters, husbands and wives serving on Navy ships.

"Our military family is an unusual one, meaning it is not restricted only to mother, father and baby. We share a common bond, one that we live with everyday. It's something that runs much deeper than the bonds of a fraternity or that you share with your friend with whom you have coffee every day."

"We are part of an exclusive group of people who choose to serve their country and to put their life in jeopardy for a common goal. When we lose a service member, we lose a member of our family"

By JO1(SW) David Rush, USN  
USS Abraham Lincoln

time, to account for shipboard representatives who are tracked differently from Volunteers who work regular shifts in an office. Every NMCRS Office will ultimately have a license for this software which offers local directors a wide variety of report writing capabilities, and is compatible with other Microsoft Office products to allow mail merge functions and exporting information to reports, spreadsheets, and more.

### **Financial Assistance: A 5-Year Retrospective**

A few months ago I had the opportunity to sit down with our Board of Directors to discuss the five-year trend in the Society's expenditure of funds for relief assistance and for post-secondary education. Without a litany of statistics, financial assistance for emergency aid has gradually declined over the five-year period from 1996 to 2000. Grants have remained quite stable at about \$3.5 million per year, while interest-free loans have gradually declined from \$35 million to \$30.5 million. While the number of loans declined, the complexity of cases caused the average loan amount to increase from \$550 to \$787. In contrast, Education Program loans, which are funded by the Reserve Fund, have been holding steady at roughly \$1.2 million, with a gradual, but steady increase in education grants from \$1.6 million to \$5.7 million in 2000. We have been able to commit increased financial resources to support



NMCRS Jacksonville Volunteers and employees celebrate our 97th Birthday.

### **The Importance of Our Dedicated Volunteers**

Without the tremendous support and dedication of our more than 3,000 Volunteers, the Society would be incapable of accomplishing its mission. Although the size of our Volunteer force has grown significantly since the Society's founding in 1904, our Volunteers' enthusiasm, commitment, and determination remain a constant source of pride.

Each year, at least 30 percent of our Volunteer workforce is involved in relocation from one geographic area to another. It is in our best interest to ensure our Volunteers are offered the opportunity to continue volunteering with the Society at their new location. Volunteers are too valuable to leave affiliation to

higher education because of the excellent return on the Society's investment portfolio.

### **Summary**

With Navy and Marine Corps forces forward deployed to the farthest corners of the world, poised to provide crisis response in support of our national interests, it is extremely rewarding to know that Team NMCRS remains ever-vigilant to assist them and their families at home. By encouraging volunteerism throughout the military chain of command and the surrounding communities, the Navy and Marine Corps leadership are superb partners, helping to ensure that our clients continue to receive prompt, compassionate, and effective support. Our partnership has never been stronger. Every member of the team that delivers the Society's services - Volunteer, employee, and individual or corporate contributor - should be justifiably proud of the quality service we continue to provide our clients. They deserve it, and I thank all of you for making it possible. You have earned my respect and my sincere gratitude!

All the best,

  
**J. L. JOHNSON**  
President

# **2000 At a Glance**

## **Looking Back**

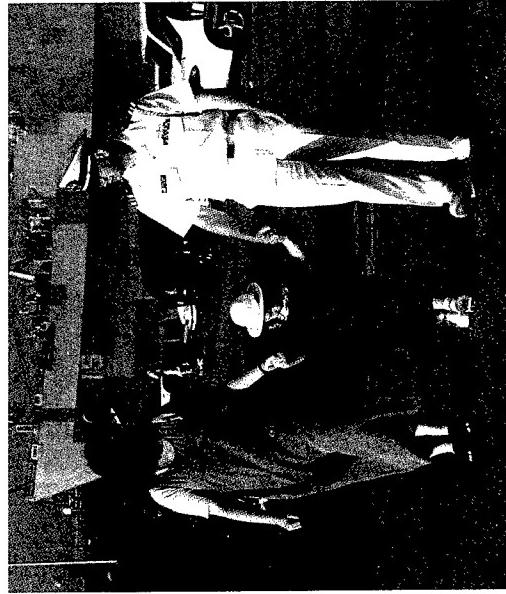
At approximately 250 offices ashore and afloat throughout the world, the Society's 3,000 dedicated, trained, and compassionate Volunteers, supported by a small cadre of paid employees, worked diligently during the past year to improve the Quality of Life for tens of thousands of active duty and retired Sailors, Marines, and their families who sought assistance from our organization.

<b>\$40.9M Financial Assistance 52,698 Cases</b>	<b>Other Forms of Assistance</b>	<b>Source of Funds</b>
<b>Emergency Aid (\$34.2 million)</b>	<b>Layettes</b>	<b>Contributions</b>
<ul style="list-style-type: none"><li>• \$30.5M interest-free loans</li><li>• \$3.7M grants</li><li>• 47,550 cases</li><li>• Average amount per loan: \$787</li></ul>	<ul style="list-style-type: none"><li>• "Junior Seabags" furnished to 8,936 new family members</li></ul>	<ul style="list-style-type: none"><li>• Annual fund drives, bequests and memorials</li></ul>
	<b>Visiting Nurses</b>	<b>Largest Single Contribution</b>
	<ul style="list-style-type: none"><li>• Visiting Nurses made 34,911 patient-contacts</li></ul>	<ul style="list-style-type: none"><li>• Annual Navy-Marine Corps Ball in Washington, D.C.</li></ul>
	<b>Budget Counselors</b>	<b>Largest Source of Funds</b>
	<ul style="list-style-type: none"><li>• Money management seminars to 100,000 service members</li></ul>	<ul style="list-style-type: none"><li>• Client repayment of interest-free loans</li></ul>
	<b>Thrift Shops</b>	<b>Other Sources</b>
	<ul style="list-style-type: none"><li>• 36 "boutiques" were a source for low-cost clothing and household items</li></ul>	<ul style="list-style-type: none"><li>• Investments and Receipts from Thrift Shops</li></ul>
	<b>Casework Services</b>	
	<ul style="list-style-type: none"><li>• Scholarships and loans; children of active retired, and deceased service members; spouses of active duty, enlisted in-service college programs.</li></ul>	<ul style="list-style-type: none"><li>• 42,639 individual counseling and referral cases (including Layettes)</li></ul>

**FINANCIAL ASSISTANCE AND CONTRIBUTIONS FROM THE FUND DRIVE**

<b>NMCRS OFFICES</b>	No.	New Loans Amount	No.	New Grants Amount	Total Loans & Grants No. Amount	Reported Fund Drive Amount
<b>NONCENTRALIZED</b>						
Bremerton	711	\$555,750	161	\$69,358	872	\$625,108
Camp Lejeune	3,044	1,778,850	162	83,636	3,206	1,862,486
Camp Pendleton	3,898	2,960,402	459	203,743	4,357	3,164,145
Corpus Christi	1,148	866,150	189	108,233	1,337	974,382
Everett	626	497,733	121	54,845	747	552,579
Groton	872	731,456	234	131,412	1,106	862,869
Jacksonville	1,179	967,276	246	110,821	1,425	1,078,097
Lemoore	673	457,825	55	23,601	728	481,426
Mayport	1,132	854,983	184	90,916	1,316	945,899
Miramar	877	725,992	153	72,514	1,030	798,506
Norfolk	6,954	5,103,252	1,180	660,685	8,134	5,763,937
Parris Island	904	659,808	52	18,350	956	678,158
Pearl Harbor	1,164	911,469	164	68,581	1,328	980,050
Quantico	538	419,242	111	63,778	649	483,020
San Diego	4,777	3,896,451	1,055	510,842	5,832	4,407,293
Whidbey Island	902	578,555	102	40,414	1,004	618,969
<b>HEADQUARTERS</b>						
HQ (Education)	3,311 596	2,637,934 1,024,991	1,817 4,631	898,032 5,723,363	5,128 5,227	3,535,966 6,748,354
<b>CENTRALIZED</b>						
Great Lakes	980	583,996	202	71,416	1,182	655,411
Guam	161	164,984	5	5,983	166	170,967
Gulfport	1,405	1,036,877	175	81,542	1,580	1,118,420
Kings Bay	839	624,288	111	64,298	950	688,586
London	107	123,206	4	1,885	111	125,091
Naples	323	294,190	32	18,915	355	313,105
Okinawa	419	489,019	10	8,247	429	497,266
Pensacola	1,217	865,826	157	92,668	1,374	958,494
Roosevelt Roads	241	208,289	16	12,101	257	220,390
Rota	130	85,630	31	20,140	161	105,770
Sigonella	274	222,452	44	13,806	318	236,258
Washington Navy Yard	731	524,634	115	46,887	846	571,521
Yokosuka	658	696,380	8	8,727	666	705,107
<b>TOTALS</b>	<b>40,791</b>	<b>\$31,547,891</b>	<b>11,986</b>	<b>\$9,379,738</b>	<b>52,777</b>	<b>\$40,927,629</b>
						<b>\$9,826,170</b>

# *Report of the Relief Committee*



The Volunteer members of the Relief Committee serve at Headquarters, in the tradition of the Society's 19 founders, for "the relief of dependent widows and orphans of officers and enlisted men of the Navy." The Relief Committee of 2000 was comprised of the Society President and spouses of senior officers and enlisted personnel of the Navy and Marine Corps. Several also served as members of the Society's Board of Directors.

Relief Committee members serving during 2000 are: June Ayres, Connie Clark, Sue Dake, Mary Fry, Joanne Haskins, Sharon Herdt, Marge Hernandez, Barbara Holderby, Betty McKissock, Brenda Nyland, Pam Rempt, and Barbara Williams.

Five members of the Relief Committee, and one alternate, staff the Relief Desk in the Casework Division at Headquarters on a rotating basis. These Volunteers review recommendations for supplements to widows as well as complicated medical, dental or vehicle repair cases. Every case brought to the Relief Committee is a result of extensive research from the local offices and recommendations of Headquarters caseworkers. Each decision requires the agreement of three members of the committee.

Members of the Relief Committee also serve as liaison between the Chairmen of Volunteers and Honorary Chairmen of Volunteers at the local offices and Headquarters, providing encouragement and counsel via phone, email and letter. The Committee meets monthly to stay current on policy, training issues, technology, and other relevant Society issues. They are often asked to serve on hiring boards and to speak at Professional Development days at many offices.

The Relief Committee shares the personal rewards that all Volunteers experience when giving their time to help Sailors and Marines and their families.

*"The Relief Committee shares a common goal and commitment: To improve the Quality of Life for all of our Sailors, Marines, and their families. Photo by PH3 Carrie-Anne Gonzales, U.S. Navy.*

*PAMELA R. REMPT*  
Chairman, Relief Committee

# Volunteer Awards

The Navy-Marine Corps Relief Society relies heavily on the dedication and commitment of its Volunteer workforce. Meritorious Service and Superior Performance Awards are presented to Volunteers in recognition of outstanding service and unusual achievement. The following outstanding Volunteers were honored for their exceptional contributions and performance during 2000:

## **Meritorious Service Award Recipients**

Mary A. Allen  
Mary Jo Bakken  
Patricia Benham  
Sherri Collier  
Pat Craig  
Wendy Delvecchio  
Roxanne Devillez  
Heather Disbro  
Ruthann Dubois  
Acacia Ellis  
Kimberlee Flanagan

Theresa Foote  
Helen Frederick  
Christine Galoppa  
RPCS Kristy Grayson, USN  
Michelle Grottemeyer  
Darlene Jay Hardy  
Joyce Hickok  
RPC (SW/FMF) D. Hollenbeck, USN  
Dawn Jensen  
FC2 (SW) Bobby Jones, USN  
Judy Ann KatzwinkeI

Judy Lantz  
Jennifer Longshore  
Dave Mattis  
Sheryl Merrick  
Beth Middleton  
Kristin Mumns  
Yvonne Potts  
Susan Price  
OSC (SW/AW) Brinkley Quinnie, USN  
Barb Sheffer  
Dara Swathwood  
Susan Valencia

## **Superior Performance Award Recipients**

Grace Abele  
Evelyn Allieri  
Jim St. Angelo  
Muriel St. Angelo  
Gina Baker  
Lindsay Ballesterri  
RPC (SW/AW) Harold E. Boyd, USN  
J. T. "Tom" Brown  
Mariellen Brown  
Tona Brown  
Karen Casey  
Julie Clark  
Patricia Lee Crosby  
Yoly Cuccio  
Shelli Decker-Brown  
Ruthann Dubois  
Dawn Elliott  
Victoria Galpin  
Cheri Gobel  
JoAnne Harder

Susan Harrop  
BMC (AW) Amos D. Harvey, USN  
Tracy Hoover  
Beth Hyder  
Christine Jones  
Captain Frank T. King, USN (Ret.)  
Denise Koppel  
Terri Lauzen  
Gina LeBlanc  
Julie A. Litton  
Teresa Logan  
Ruth MacDonald  
Faye Martin  
Vicki May  
Helen McDaniel  
Pauline Miles  
Min Moon  
Megan O'Connell  
Karen Quesnell  
Edgar Randall

Maria Rosenbaum  
Joanie Ruedi  
Eileen Silva  
Judy Splitgerber  
Arlene Swatosh  
Rachel Taylor  
RPC (SW/FMF) Mio Tenorio, USN  
Katherine Thomas  
Joella Thompson  
Barbara Vanderpool  
YN1 Deborah Wahlstrom, USN  
Neil Weisberg  
Katherine Wendling  
Edna "Buzzy" Whitehead  
Julia Wilkie  
Robert Wilson  
Rhea Wren  
Heidi Young

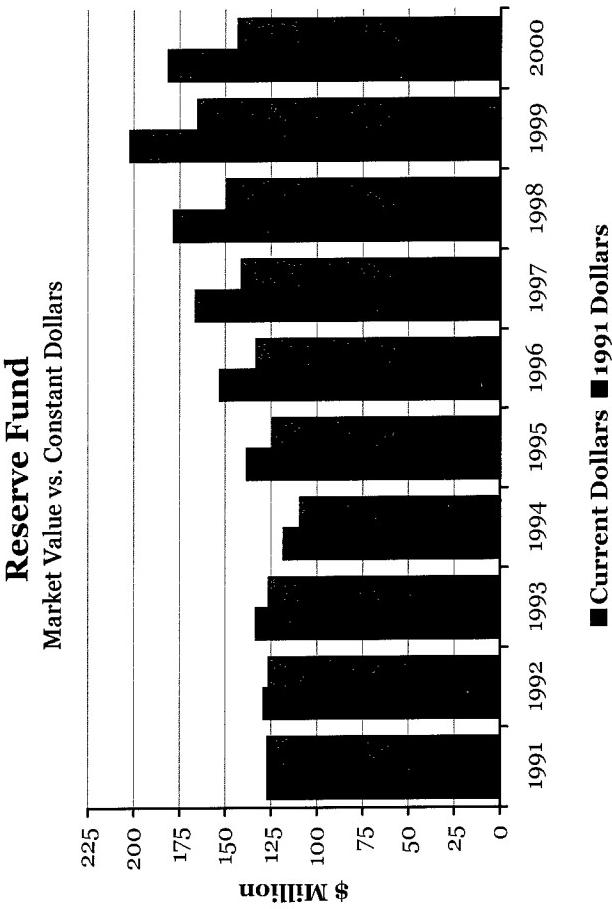
## *Report of the Finance Committee*

The market value of the Society's investments, consisting of a Reserve Fund and several Restricted Funds, was \$185.1 million at year-end 2000 as compared to \$206.5 million at year-end 1999. The Reserve Fund totaled \$181.4 million and Restricted Funds totaled \$3.7 million.

The Finance Committee seeks to achieve a total return on the Society's Reserve Fund that will: (1) fund all administrative expenses; (2) fund all relief service expenses not covered by contributions and loan repayments; (3) fund the Society's education programs, and (4) grow the remaining value of the Reserve Fund at the rate of inflation as measured by the Consumer Price Index (CPI). In 2000, the Society was not successful in achieving these objectives.

The Reserve Fund had a total return of -1.4% after reduction of fees. During the year, \$14.1 million was withdrawn from the Reserve Fund in the form of interest, dividends, and capital withdrawals. These funds were used to meet the administrative expenditures of \$7.9 million, with the remaining amount being used to augment funding of relief services.

The accompanying chart displays the market value of the Reserve Fund at year-end for the period 1991-2000 compared with its value in constant 1991 dollars as deflated by the CPI for the 10-year period.



*Peter C. Conrad*  
PETER C. CONRAD  
Chairman, Finance Committee

## STATEMENT OF FINANCIAL POSITION

As of December 31, 2000

### SUMMARY OF OPERATIONS

FOR THE 1-YEAR PERIOD ENDING December 31, 2000

<b>Assets</b>		
Cash	\$2,021,126	
Receivables	3,737,725	
Investments <sup>1</sup>	185,759,848	
Outstanding Loans	17,296,290	
Property and Equipment	1,020,371	
<b>Total Assets</b>	<b>\$209,835,360</b>	

<b>Beginning Net Assets</b>		
		\$229,176,201
<b>Revenues</b>		
Contributions <sup>1</sup>	\$10,309,503	
Investment Returns	-5,010,080	
Miscellaneous	<u>867,791</u>	
<b>Total Revenues</b>	<b>\$6,167,214</b>	

<b>Liabilities and Net Assets</b>		
Accounts Payable	\$3,293,804	
Net Assets (See Summary of Operations)	<u>206,541,556</u>	
<b>Total Liabilities and Net Assets</b>	<b><u>\$209,835,360</u></b>	

<b>Expenses</b>		
Assistance (Financial and Programs)	\$18,191,567	
Administrative (includes depreciation)	<u>10,610,292</u>	
<b>Total Expenses</b>	<b>28,801,859</b>	
<b>Change in Net Assets</b>		-22,634,645
<b>Ending Net Assets</b>		<u>\$206,541,556</u>

<sup>1</sup>Includes \$684,741 beneficial interest in a perpetual trust.

**Independent Audit:** The Navy-Marine Corps Relief Society's Financial Statements for the year ended December 31, 2000 were audited by the independent auditors from the firm Murray, Johnson, White & Associates, LTD, Certified Public Accountants, of Falls Church, Virginia. Copies of the report have been provided to each member of the Society's Board of Directors and to the Director of each NMCRS Office. Copies of the audit report are available by contacting the Vice President, Chief Financial Officer, Navy-Marine Corps Relief Society, 801 North Randolph Street, Suite 1228, Arlington, VA 22203-1978.

# Financial Highlights

## Source of Funds

The Society had an inflow of \$56.4 million in 2000. The majority of that amount, \$31.3 million, came from the repayment of interest-free loans by the Society's clients. Interest, dividends, and cash withdrawals from the Society's Investment Portfolio provided \$14.1 million. Contributions totaled \$9.6 million, principally from the Active Duty and Retired Fund Drives, but also from bequests, memorials, and other types of contributions. Other receipts, from Restricted Funds and Thrift Shop operations, amounted to an additional \$1.4 million.

## Source of Funds (\$56.4 million)

- Loan Receipts (\$31.3M)
- Investments (\$14.1M)
- Thrift Shop/Other Receipts (\$1.4M)
- Contributions (\$9.6M)

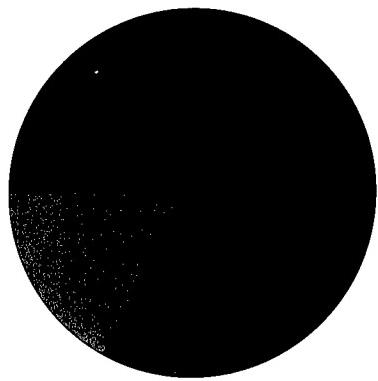


## Use of Funds

The Society used this inflow to conduct operations as shown on the accompanying chart. The largest use was for making new interest-free loans. Loan receipts and new loans are essentially a "wash," and with the exception of loans that are later converted to grants and loans that are ultimately declared as uncollectible, these funds act as a "revolving" fund. Administrative Expenses were covered, in their entirety, by funds provided from the Investment Portfolio. Grants and Non-Financial Assistance are funded principally by Contributions, and, to a lesser extent, by Other Receipts (including Thrift Shop profits) and withdrawals from the Society's Investments.

## Use of Funds (\$55.7 million)

- Loans (\$31.5M)
- Admin Expenses (\$7.9M)
- Non-Financial Assistance (\$6.9M)
- Grants (\$9.4M)



# *Contributions 2000*

A ctive duty and retired Sailors and Marines again responded to the Annual Call for Contributions issued by the Secretary of the Navy. Contributions totaled nearly \$9.6 million, including record-setting \$270,000 in corporate donations raised by the Navy-Marine Corps Ball Committee. The Society gratefully acknowledges the tremendous efforts of each individual involved in organizing and conducting these fund drives. The volume of contributions demonstrates continued support of the Society's programs, and the Board of Directors expresses its sincere gratitude to all contributors.

## ***Listing of Receipts from Estates, Trusts, and Foundations***

John V. Armonia Trust  
Estelle F. Edelson Estate  
Rose & Henry Deeks Charitable Trust  
Marie M. Dowdy Estate

Captain Celine A. Finn, USN, (Ret.)  
Robert & Virginia Heinlein Trust  
The Howard Foundation  
Julian Roy Klein Revocable Trust

Fr. Roch M. Laurenzano Estate  
George P. Lumsden Estate  
Jacqueline J. Schiebrel Estate  
John Siran Estate

## ***Corporate Contributors of \$1,000 or More***

AFCEA Educational Foundation  
Alliance Capital Management, LP  
American Automar  
American Automar, Inc.  
American Roll On Roll Off Carrier, LLC  
American Women's Welfare Assn.  
ANADAC, Inc.  
Analysis & Technology, Inc.  
APL Limited  
APTEC, Inc.  
ARINC, Inc.  
Arthur Anderson LLP  
ASB Capital Management, Inc.  
Associated Press Wide World Photos  
Avondale Industries, Litton  
BAE Systems  
Barbers Point Preschool  
Bestfoods  
The Boeing Company  
Booz, Allen & Hamilton Inc.  
Breezy Point Triathlon LTD.  
Calvin Klein Cosmetics  
Catholic Communities, Camp Pendleton  
Catholic Communities, Coronado  
Catholic Communities, Rota  
C.E.S. Foundation, Inc.

Cecil Field Rod & Gun Club  
Clarke American  
C. Lloyd Johnson, Co., Inc.  
Coca Cola USA Operations  
Columbia Partners, LLC  
Consolidated Chapel Fund, Mayport  
Corpus Christi Religious Offering Fund  
Corpus Christi Roadrunners, Inc.  
CPO Assn., NAS Fallon  
CPO Assn., NAVSWC Dahlgren  
CSSG-3, Kaneohe Bay  
DRS Technologies, Inc.  
EG&G Technical Services  
First Citizens Bank Great Lakes  
Fleet Reserve Center, Groton  
Franklin Covey Company  
Frito-Lay, Inc.  
General Dynamics.  
General Electric Company  
Golden Valley/Act II Popcorn  
Great Lakes Religious Offering Fund  
GTE Corporation  
Hershey's Chocolate USA  
Honolulu Council, NLUS  
Ingalls Shipbuilding  
Invesco Global Asset Management Inc.

ITT Industries  
JF Lehman & Company  
Ladies Auxiliary of FRA  
Litton Avondale Industries  
Litton Industries, Inc.  
Litton PRC  
Lockheed Martin Corporation  
Loomis-Sayles & Company, LP  
Lowe, Brockenbrough & Co, Inc.  
Lucent Technologies, Govt. Solutions  
Maersk Lines Ltd.  
Marconi North America  
Marine Corps Base Chapel, Quantico  
The MITRE Corporation  
M&M/Johnson Kealy  
MWR, NAB Little Creek  
MWR, NAS North Island  
MWR, Naval Station Everett  
NAB Little Creek Chapel  
National Capital Council, NLUS  
Naval Academy Women's Club Scholarship Fund  
Naval Officers' Spouses' Club of San Diego  
Naval Officers' Wives' Club of Washington, D.C.  
Naval Station Norfolk Chapel  
Navy Exchange Service Command  
Navy Federal Credit Union

## **Corporate Contributors of \$1,000 or More Continued**

Navy Mutual Aid Association	PRC
Nestles	Quaker Oats/Gatorade
Newport News Shipbuilding	Raytheon
Norfolk-Virginia Beach Convention & Visitors Bureau	Religious Offering Fund, Great Lakes Religious Offering Fund, Yokosuka Rolls Royce, Inc.
Norfolk-Virginia Beach Hotel/Motel Assn.	SACLANI Officers' Wives' Club
Northrop-Grumman Corporation	Salus Capital Management, Inc.
Orchard Foods	SAIC
Our Lady of Loresto Catholic Community Palmer & Dodge	Sealift Inc.
Paramount's Kings Dominion	J Sippican Inc.
Patuxent River Council, NL US	Society of Sponsors of the U.S. Navy Standish, Ayer & Wood, Inc.
Patuxent River Religious Offering Fund	Stater Brothers Markets
Pearl Harbor Performing Arts Assn.	Strong Capital Management, Inc.
The Plantation at Ponte Vedra	Taco Bell Corporation
Players Championship Charities, Inc.	Textron Marine & Land Systems
Pratt & Whitney	Tierney Liability Investigators, Inc.
Presearch, Incorporated	

## **Individual Contributors of \$1,000 or More**

Captain Merrill C. Albury, USN, (Ret.)	CDR Richard M. Hendrix, USN, (Ret.)	Admiral Horacio Rivero, USN, (Ret.)
Master Chief Robert J. Angle, USN, (Ret.)	Sherrie O. Holladay	Mr. Joseph Rogers
William E. Bailey, MD	Shirley Howard	Mr. & Mrs. Geno Rosholt
LT Gordon M. Bethune, USN, (Ret.)	Captain Peter C. Huelster, USN (Ret.)	LT James N. Rines, USN, (Ret.)
Chief Robert D. Blankenship, USN, (Ret.)	Mr. Theophilus W. A. Keller	Chief Roman F. Rossas, USN, (Ret.)
Captain Clifford W. Boggs, USN, (Ret.)	Captain Harry W. Konkel, USN (Ret.)	Mr. & Mrs. Arthur Schneider
Captain Frank L. Boushee, USN (Ret.)	Captain Theodore E. Lavoie, USN (Ret.)	Captain William A. Schrader, USN, (Ret.)
Major Richard L. Bromwell, USMC, (Ret.)	David and Carol Lausman	Admiral George R. Sterner, USN, (Ret.)
Commander Kevin J. Burke, USN, (Ret.)	Col James M. Leavis, USMC (Ret.)	George F. Thompson, Jr. DDS
LCDR Claudia S. Butler, USN, (Ret.)	Commodore & Mrs. Thomas J. Lupo, USN, (Ret.)	LCDR Robert D. Thorp, USN, (Ret.)
Michael & Susan Cirillo	Captain Richard L. Lyman, USN, (Ret.)	Captain Frederick I. Triggs, USN, (Ret.)
MGySgt J. Cunningham, USMC, (Ret.)	RADM Thomas C. Lynch, USN (Ret.)	CDR Francis Van Slyke, USN, (Ret.)
Mr. & Mrs. Herbert Eggers	Paul Magliocchetti	Captain Pierre G. Vining, USN, (Ret.)
Captain Paul D. Frazer, USN (Ret.)	LtCol Edward F. McCann, USMC (Ret.)	CDR James J. Wallace, USN, (Ret.)
Petty Officer R.. C. Gainey, USN, (Ret.)	Roberta McCain	Captain Frederick I. Triggs, USN, (Ret.)
Edwin A. Grilley	Chief Bryant R.. Miller, USN (Ret.)	Captain Francis Van Slyke, USN, (Ret.)
Major C. P. Gutmann, USMC (Ret.)	Dr. & Mrs. John C. Montgomery	Captain Pierre G. Vining, USN, (Ret.)
Mr. & Mrs. Gregory Hall	Colonel Robert J. Norton, USMC (Ret.)	CDR James J. Wallace, USN, (Ret.)
Charles A. Heimbold, Jr.	VADM James Perkins, USN, (Ret.)	Captain Frederick I. Triggs, USN, (Ret.)
	CDR Gordon G. Riggle, USNN, (Ret.)	CDR Francis Van Slyke, USN, (Ret.)
	1st Sgt R. A. Yarumian, USMC (Ret.)	CDR Francis Van Slyke, USN, (Ret.)

## **USS Cole Memorial Fund Contributors of \$1,000 or More**

- ALLTEL Corporation  
Alpharetta First United Methodist Church  
American-Oceanic Coatings Corp.  
AMERIKING Corporation  
AMVETS Auxiliary Post 2  
AMVETS Post 2  
Anonymous  
Rhoda Burke Andrews Foundation (Kid Rock)  
Annapolis Branch 24, FRA  
Atlanta Chapter, USNA Alumni Assn.  
Mr. & Mrs. Henry P. Aszklar, Jr.  
Bellevue Christian Jr.-Sr. High School  
LT Gordon M. Bethune, USN (Ret.)  
Boston Police Activities League, Inc.  
Both Management Services, Inc  
C. E. & S. Foundation  
Capodanno Memorial Chapel  
Carrier Air Wing Seventeen  
Charlotte Hornets  
Chasmar Properties, Ltd.  
Chubb Group of Insurance Companies  
CPO Mess, NTTC Corry Station  
Vincent & Madeline Cole  
Cruiser Destroyer Group Two  
CUNA Mutual Group  
Darling Management Corp I & II  
Disabled American veterans, Ch. 17  
Mr. Willis J. Edel  
EG&G Technical Services  
Federal Bureau of Investigation  
Freedom Alliance  
Theresa A. Ferretti  
Jason & Wendy Flom (Kid Rock)  
Force Judge Advocate, CNSL, Norfolk  
Hecht's  
Holy Cross College, NROTC Unit  
Holy Trinity Chapel Fund  
Incerlik Air Base Chaplain Fund  
Independent Packaging  
Information Handling Services  
Intl. Schools Group, Al-Khobar  
J-Brice Design International, Inc.  
Timothy & Eileen Ketchum  
Kising NCO Academy Assn.  
Lionheart LTD, T/A Burger King  
Litton Ship Systems  
Lockheed Martin Corporation  
LOGICON  
Lynnhaven Mall  
John & Rita MacCrisken  
McCallum-Turner, Inc.  
Mr. & Mrs. Tim McGraw  
Military Car Sales, Inc.  
Mr. & Mrs. James A. Morgan  
Mr. Jesse E. Morris, III  
National Eagle Scout Association  
Natl. Naval Medical Center Bethesda  
Naval Air Transport Service, Inc.  
Naval Security Group Command  
Naval Station Norfolk Chapel  
Navy Federal Credit Union  
Navy League of the United States  
Eastern Puerto Rico Council  
 Ft. Lauderdale Council  
Hampton Roads Council  
National Capital Council  
Newport News Shipbuilding  
NSGA Medina  
Houston Odom, Jr.  
Mr. Roger Olson  
Overseas Military Sales Corporation  
Stephen E. Panoff  
LT Laura Pearson, USN  
VADM James B. Perkins III, USN (Ret.)  
NAS Keflavik Chapel of Light  
NAS Sigonella Men's Bowling Assn.  
Paramount's Kings Dominion  
Perdue Farms Inc.  
NCSU Quarterdeck Society  
LCDR Thomas Rancich, USN  
Religious Ministries Department, Rota  
Rock Church  
Ronald McDonald House Charities  
Ms. Nina Rosenwald  
Marcelle Ruehrmund  
SACLANT Staff Mess  
Fred Schnider Company, Inc.  
Sipican, Inc.  
Walter Slocum  
Southeastern Wholesale Corporation  
Spectrum Healthcare Resources  
Mr. & Mrs. David P. Steinmann Family  
Taishoff Family Foundation  
Tallwood High School Band Boosters  
Tim Can Sailors, Inc.  
Dr. & Mrs. Kyle H. Turner, Jr., Ph.D.  
Stephen & Mary Unger  
United Defense LP  
United Way of South Hampton Roads  
University of Virginia Medical School  
USAFA Foundation  
U.S. Coast Guard Academy  
USS Abraham Lincoln (CVN 72)  
USS Abraham Lincoln "Pennies from Heaven"  
USS Briscoe (DD 977)  
USS Caron (DD 970)  
USS Crommelin (FFG 37)  
USS George Washington (CVN 73)  
USS Kitty Hawk (CV 63)  
USS Saipan (LHA 2)  
USS Shiloh (CG 67)  
USS Supply (AOE 6)  
USS The Sullivans (DD 537/DDG 68) Assn.  
USS Harry Truman (CVN 75)  
Virginia Natural Gas, Inc.  
Whitebread Management  
The Workers Charitable Trust (Kid Rock)  
Craig Zimmerman

## *A Comparison of Financial Assistance to Contributions*

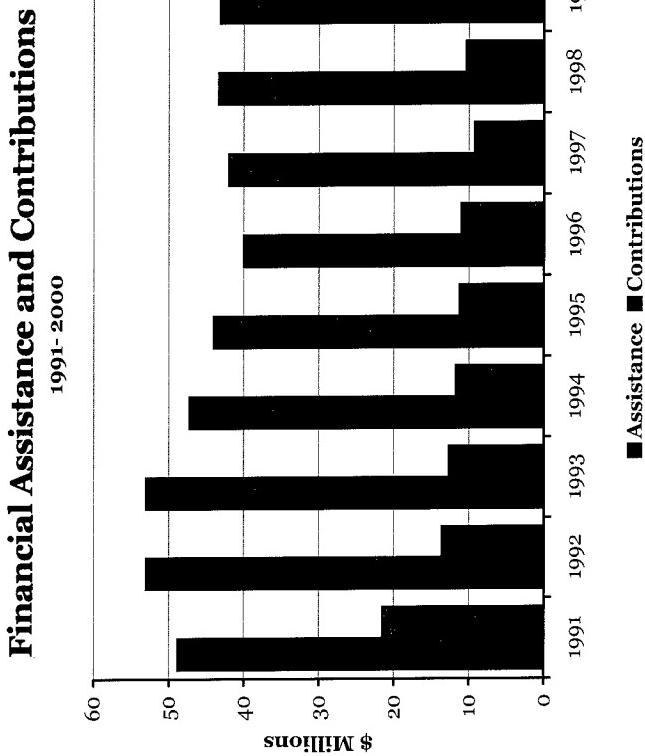
The accompanying chart provides a contrasting picture of financial assistance by the Society to its clients over the 10-year period from 1991 through 2000, and the amount of contributions received by the Society over that same time period. Other than the significant increase during the Gulf War, contributions have remained relatively steady.

During this period, the Society provided an average of \$45.5 million annually in financial assistance to clients in the form of interest-free loans and grants, while charitable contributions to the Society averaged \$12 million per year.

The Society's level of assistance peaked in the early 1990's as a result of the extraordinary number of requests and hardships associated with Operations Desert Shield and Desert Storm.

The general decline in assistance from 1993 through 1996 paralleled the downsizing of the Navy. The underlying leveling off of overall assistance in the most recent years reflects a slight decrease in emergency assistance and a corresponding increase in providing need-based educational assistance to help service members, their spouses, and eligible children pursue their academic goals.

This increased assistance in education was made possible because of the excellent return the Society received on its investments. As the chart illustrates, financial assistance provided to our clients over the period exceeded contributions by a factor of four.



# **Our Guiding Principles**

## ***We are committed to providing quality service.***

We will meet our clients' emergency needs and, through quality services and programs, help them develop viable and lasting solutions to their problems. Our staff will apply the Society's policies on a consistent and compassionate basis. We will respond to emergent needs and changes.

**"We are a private, non-profit, volunteer, service organization. As a Center of Excellence, we are committed to ensure that all available resources are used to assist personnel of the Naval Service -- active, retired, and their eligible family members -- to achieve financial self-sufficiency and find solutions to emergency needs."**

## ***Our Vision:***

***We value our clients. We will:***

- provide a non-judgmental atmosphere that encourages our clients to achieve self-sufficiency;
- preserve their dignity and self-respect;
- maintain appropriate and effective communications with commands; and
- respect client confidentiality within published guidelines of the Society.

***We are committed to good stewardship.***

We will be responsible stewards of the financial resources entrusted to us; we will exercise conscientious and diligent management of the Society's funds.

## ***We value our staff.***

We will provide our staff -- Volunteers and employees -- with the training, education, and other tools necessary to attain the highest levels of effectiveness and professionalism throughout the organization.

## ***We value volunteerism.***

We are committed to the principle of Volunteer Service; we will empower our Volunteers to administer the programs of the Society.

## ***We believe in personal financial responsibility.***

By helping clients develop their own problem-solving capabilities, the Society encourages personal financial responsibility; we recognize that the best solution is not necessarily direct financial assistance.

## *Offering a Helping Hand Around the World*



If you aren't near any of the locations listed below when you need emergency assistance, you may contact the closest American Red Cross, Air Force Aid Society, Army Emergency Relief, or Coast Guard Mutual Assistance Office for help; or contact the Navy-Marine Corps Relief Society Headquarters at 801 North Randolph Street, Suite 1228, Arlington, Virginia 22203-1978; or call (703) 696-4904!

Visit our website at [www.nmcrs.org](http://www.nmcrs.org)

Albany	Arlington (HQ)
Athens	
Atlanta	
Atsugi	Bad Aibling
Bahrain	Ballston Spa
Bangor	Barking Sands
Barstow	Barstow
Beaufort	Bethesda
Bremerton	Bremerton
Bridgeport	Bridgeport
Brunswick	Brunswick
Camp Hansen	Camp Hansen
Camp Kinser	Camp Kinser
Camp Lejeune	Camp Lejeune
Camp Pendleton	Camp Pendleton
Charleston	Charleston
Cherry Point	Cherry Point
China Lake	China Lake

Chinhae	Jacksonville
Corpus Christi	Kaneohe Bay
Corry Station	Keflavik
Cutler	Key West
Dahlgren	Kings Bay
Dam Neck	Kingsville
Digby	La Maddalena
Earle	Lakehurst
El Centro	Lemoore
Everett	Lisbon
Fallon	Little Creek
	London
	Maport
	MCRD San D
	Menwith Hill
	Meridian
	Mildenhall
	Millington
	Miramar
	Misawa
	Monterey
	Naples
	Naval Academ

New Orleans	San Diego
New River	San Onofre
Newburgh	Saratoga Springs
Newport	Sasebo
Norfolk	Sigonella
North Island	Singapore
NSGA Northwest	Souda Bay
Oceana	St. Mawgan
Okinawa	Stuttgart
Panama City	Sugar Grove
Parris Island	Tinker
Pascagoula	Twentymine Palm
Patuxent River	Wallops Island
Pearl Harbor	Washington Navy
Pensacola	Whidbey Island
Point Mugu	Whiting Field
Port Hueneme	Willow Grove
Portsmouth, NH	Winter Harbor
Portsmouth, VA	Yokosuka
Quantico	Yorktown
Roosevelt Roads	Yuma
Rota	Sabana Seca

